

Means-Tested Benefits

These are benefits to **top up your income** to the amount the Government say you and your family need to live on. They include:

- Universal Credit
- income-related ESA
- Income Support
- Pension Credit,
- Housing Benefit

Usually, only **one member of a couple** makes the claim and is **the claimant**.

If **you are the claimant** and you have stopped being part of a couple, report a change of circumstances to the office dealing with your claim. The DWP or Council may be able to **recalculate your benefits** as a single person.

However, if you are of **working age**, had a **joint claim for Tax Credits** with your partner and make a **new claim for Universal Credit**, this will end any other means-tested benefit claims you had, even if you were the claimant.

If you were getting **Income Support** as a **carer** for your partner, but are no longer their carer, you will need to **claim a different benefit** (usually Universal Credit) after eight weeks.

If your **partner was the claimant**, in most cases you will need to make a **new claim for Universal Credit** if you are working age.

See our separate leaflet on **Bereavement Support Payments** for details of other support you might be entitled to.

Universal Credit

If you get Universal Credit, you and your partner's UC accounts are **linked** to form a couple's claim. Even if your partner was the claimant, you still have **your own account**.

If you separate, **the person reporting the separation** is removed from the joint claim and needs to make a **new single claim**.

Telephone: **0800 328 5644** to report the change and put the details in your journal.

If your partner has died, you must report this, but you don't need to make a new claim.

Tell Us Once

This is a service that lets you **report a death** to most government organisations in one go. When you register the death the registrar gives you a unique reference number to use the Tell Us Once service online or by phone.

For more information go to www.citizensadvice.org.uk or contact our **Citizens Advice Helpline: 0800 144 8848**



Potteries Gold is a **Citizens Advice Staffordshire North & Stoke-on-Trent** project to help people in Stoke-on-Trent cope with changes to the benefit system
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What happens to benefits if you Separate or are Widowed

Changes of Circumstances No 1



If you were claiming as a couple

This leaflet explains what happens to your benefits if you were claiming as part of a couple, but you have recently **separated permanently** from your partner, or they have **died**.

If you permanently separate or are widowed, you may have to make a new benefit claim. It depends on which benefits you get.

Some benefits are not affected by whether you have a partner - they are **paid to you** because **you qualify for them**.

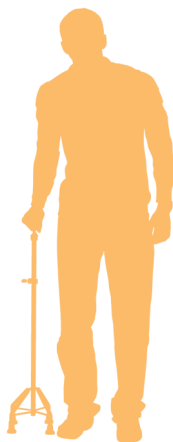
Other benefits **assess you and your partner together** so, if you stop being part of a couple, you will need to make a new single claim.

Disability Benefits

Disability benefits are paid for you, because you meet the conditions. They do not include money for your partner.

If you get **Personal Independence Payment (PIP)**, **Disability Living Allowance (DLA)** or **Attendance Allowance (AA)**, your payment is the same whether you are a single person or part of a couple.

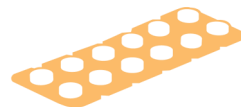
Carer's Allowance, paid to you for looking after a disabled person, is still paid, unless you were your partner's carer and you have stopped looking after them.



If you were your **partner's carer** but they have died, you can carry on getting **Carer's Allowance** for **eight weeks** from the date they died.

(This also applies if the person you looked after was not your partner).

If you get **Employment and Support Allowance (ESA)**, what happens depends on who was claiming and what type of ESA you got.



Contribution-based Benefits

These benefits are paid to you because you have paid National Insurance Contributions. Examples are **New-style Jobseeker's Allowance**, contributory or **New-style Employment and Support Allowance** and **State Retirement Pension**.

These benefits do not include payments for your partner and are not means-tested, so are **not affected** if you separate or your partner dies.

Child Benefit

If your partner used to claim the Child Benefit for children you both cared for and you are now looking after them, you can ask for the claim to be swapped to you.

Call the Child Benefit helpline: **0300 200 3100**

Other **non-means-tested benefits** that do not change if you separate or are widowed include **Industrial Injuries Disablement Benefits** and **Maternity Allowance**.

Tax Credits

Tax Credits are means-tested support for lower-income families with children (**Child Tax Credit**) and working people with relatively low wages (**Working Tax Credit**).

Both types of Tax Credits are **being replaced by Universal Credit (UC)**.

You must let the Tax Credit Office know if you had a **joint claim with a partner** but you are **no longer part of a couple**, or if you become part of a couple after claiming as a single person.

Any Tax Credits paid on a **joint claim** after you stop being part of a couple are an **overpayment**, even if you would be entitled to exactly the same amount or more as a single person.

You cannot make a new single claim for Tax Credits but may be able to claim **Universal Credit** instead. This will stop any other means-tested benefits you get, except Council Tax Support.

We advise you to **get benefits advice** before claiming Universal Credit, as once you make a claim for UC you cannot go back on your old means-tested benefits.

